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PATENT  
162700 MAIL ROOM

APPLICANT(S): Scott D. Cook et al  
SERIAL NO.: 09/487,233  
FILING DATE: January 19, 2000  
TITLE: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING  
AUTOMATED CLEARINGHOUSE NETWORKS  
EXAMINER: Unknown  
GROUP ART UNIT: 2768  
ATTY. DKT. NO.: 16319-03878

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: BOX NON-FEE AMENDMENT, Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: August 22, 2000

By: Robert R. Sachs  
Robert R. Sachs, Reg. No. 42,120

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**INFORMATION DISCLOSURE STATEMENT**  
**Under 37 CFR §§ 1.56 and 1.97-98**

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

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The Information Disclosure Statement submitted herewith is being filed:

- ☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred;
- ☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

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Consideration of the listed references and favorable action are solicited.

Respectfully submitted,  
Scott D. Cook et al

Dated: August 22, 2000

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